

WHAT IS CLAIMED IS:

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1. A tax refund system, comprising:
 - a tax return completed for a taxpayer;
 - a tax refund amount indicated by said tax return for said taxpayer;
 - an assignment of at least a portion of said tax refund amount to a spending vehicle provider; and
 - a spending vehicle issued on behalf of said taxpayer in an amount related to the amount assigned to said spending vehicle provider.
 2. The system of claim 1, wherein said spending vehicle is selected from the group consisting of a credit card, debit card, gift card, cash card, checking card, checking account, coupon, voucher, rebate certificate, discount, discount certificate, spending account, electronic spending account, and e-wallet.
 3. The system of claim 1, wherein said spending vehicle provider is selected from the group consisting of a government entity, product retailer, wholesaler, distributor, manufacturer, service provider, publisher, travel entity, entertainment entity, financial institution, insurance institution, brokerage institution, global computer network and online business, publisher, and a consortium of companies.
 4. The system of claim 1 further comprising:
 - a financial institution account for initially receiving said taxpayer refund amount.
 5. The system of claim 1, further comprising:
 - a tax preparation company for electronically filing said taxpayer's tax return.
 6. The system of claim 5, further comprising:
 - a tax preparation service payment taken from said tax refund amount.

7. The system of claim 1, wherein said tax return is for use with one of the groups consisting of a federal taxing authority, state taxing authority, and local taxing authority.
8. The system of claim 1, wherein said tax return is an electronic form.
9. The system of claim 1, wherein said tax return is created telephonically.
10. The system of claim 1, wherein said tax refund amount indicated by said tax return for said taxpayer is issued by a taxing authority.
11. A method of providing a tax refund amount to a taxpayer, comprising:
preparing a tax return;
filing said tax return with a taxing authority;
assigning at least a portion of said tax refund amount to a third party; and
providing a spending vehicle to said taxpayer in an amount related to the tax refund amount assigned to said third party.
12. The method of claim 11, wherein said spending vehicle is a member of the group consisting of a credit card, debit card, checking card, electronic account, coupon, voucher, rebate certificate and store account.
13. The method of claim 11, wherein said third party is a spending vehicle provider.
14. The method of claim 11, wherein said third party is a financial institution.
15. The method of claim 11, wherein the value of said spending vehicle is an amount higher than said tax refund amount.
16. The method of claim 11, wherein said taxing authority is the Internal Revenue Service.
17. The method of claim 11, wherein said tax return form is an Internal Revenue Service form.

Set 137 18. The method of claim 11, wherein said preparing a tax return is accomplished with the assistance of a tax return preparer.

EJD 19. The method of claim 11, wherein said spending vehicle is useful for purchasing goods or services at at least one participating vendor.

20. The method of claim 19, wherein said participating vendor is a retailer.

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